

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 18-15108
Anthony and Susan Navilio Judge: MBK
Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 3/20/2019
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/DAS

Initial Debtor: /s/AN

Initial Co-Debtor: /s/SN

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 500 per month to the Chapter 13 Trustee, starting on December 1, 2019 for approximately 36 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☐ NONE

a. Adequate protection payments will be made in the amount of \$ n/a to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ approx \$8000 to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: CaliberSantanderSunwestWellfargo (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 1500.00
DOMESTIC SUPPORT OBLIGATION	N/a	
State of NJ	Income Taxes	\$2,064.15

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☐ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Caliber	Residence	\$3859.07	as per contract	\$3859.07 plus interest	\$3220.69

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
De Lage Landen	office equipment	146,557.97	\$5000	n/a	\$5000	as per contract	\$5,000

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Citizens Bank	2016 Chevrolet Corvette	\$60,000	\$19,000
Fifth Third Bank	2007 BMW	\$15,000	\$3,000
N/A	Bowrider 2000 Mirada Boat	\$2,000	N/A
Deutsche Bank National Trust Co.	1628 Breakers Dr., Manahawkin, NJ	\$300,000	Unknown
Wells Fargo Bank, NA	Furniture from Raymour and Flanigan	\$1530.63	\$2616.34
Wells Fargo Bank, NA	Furniture from Value City	\$2582.97	\$582.57
VW Credit	2015 Leased Audi Vehicle	unknown	unknown

f. Secured Claims Unaffected by the Plan ☐ **NONE**

The following secured claims are unaffected by the Plan:

Caliber Home Loans, Sun West Mortgage, Santander, Volkswagon Credit, Wells Fargo, Deutsche

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ _____ to be distributed *pro rata*

☐ Not less than _____ percent

☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
N/A			

Part 6: Executory Contracts and Unexpired Leases ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☐ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
De Lage Landen	office equipment	\$146,557.97	\$5000	\$5000	\$141,557.97

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

1) Ch. 13 Standing Trustee commissions

2) Attorney Fees

3) Priority

4) Secured, Unsecured

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____.

Explain below **why** the plan is being modified:

Add priority claim, cure default in residential mortgage,request valuation,surrender property, motion to reclassify

Explain below **how** the plan is being modified:

Modify Part 3a, Part 4a, Part 4d, Part 4e, Part 7c

Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes

☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 3/20/2019

/s/Anthony Navilio
Debtor

Date: 3/20/2019

/s/Susan Navilio
Joint Debtor

Date: 3/20/2019

/s/David A. Semanchik
Attorney for Debtor(s)

Certificate of Notice Page 11 of 13
 United States Bankruptcy Court
 District of New Jersey

In re:
 Anthony R. Navilio
 Susan Navilio
 Debtors

Case No. 18-15108-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf901

Page 1 of 3
 Total Noticed: 62

Date Rcvd: Mar 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2019.

db/jdb
 cr +Anthony R. Navilio, Susan Navilio, 193 Emerson Lane, Barnegat, NJ 08005-2245
 +CALIBER HOME LOANS, INC., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 cr +De Lage Landen Financial Services, Inc., Four Greentree Centre, 601 Rte. 73 North, Suite 305, Marlton, NJ 08053, UNITED STATES 08053-3475
 517389861 +BHG Bankers Healthcare Group, Apex Cardmember Services, PO Box 332509, Murfreesboro, TN 37133-2509
 517389860 +Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
 517389862 +Bob's Bay Marina, 459 E. Bay Ave., Barnegat, NJ 08005-2476
 517922494 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517389865 +Chusasears, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
 517956731 +Chrysler Capital, P.O. BOX 961275, FORT WORTH, TX 76161-0275
 517389866 +Citizens Bank, Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02915-3035
 517971704 +De Lage Landen Financial Services, Att: Allison L Domowitch, 601 Route 73 N Ste 305, Marlton, NJ 08053-3475
 517968439 De Lage Landen Financial Services, Inc., c/o Allison L. Domowitch, Esquire, Fleischer, Fleischer & Suglia, 4 Greentree Centre, 601 Rte. 73 N., Ste. 305, Marlton, NJ 08053
 517389868 +De Lage Landen Financial Services, Inc., Fleischer, Fleischer & Suglia, PC, 601 Route 73 North, Suite 305, Marlton, NJ 08053-3475
 517389867 De Lage Landen Financial Services, Inc., Att: Kenneth Jones, 1111 Old Eagle School Rd., Wayne, PA 19087-1453
 517968720 +Deutsche Bank National Trust Company, as Trustee,, Select Portfolio Servicing Inc, POB 65250, Salt Lake City, UT 84165-0250
 517880207 +FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
 (address filed with court: FORD MOTOR CREDIT COMPANY LLC, DEPT. 55953, PO BOX 55000, DETROIT, MI. 48255-0953)
 517917616 +Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
 517389871 +Forcastle Properties LLC, 1580 Lakewood Rd, Unit 16A, Toms River, NJ 08755-3287
 517389873 +Forecastle Properties, LLC, 1580 Lakewood Rd, Unit 16A, Toms River, NJ 08755-3287
 517389874 +Frd Motor Cr, Po Box Box 542000, Omaha, NE 68154-8000
 517389875 +Keystone Dental, INC., 154 Middlesex Turnpike, Burlington, MA 01803-4403
 517389878 +ML Factors, 456A Central Ave. # 129, Cedarhurst, NY 11516-1927
 517902250 Navient Solutions, LLC on behalf of, Educational Credit Management Corporatio, PO BOX 16408, St. Paul, MN 55116-0408
 517389880 +New Century Mortgage C, 18400 Von Karman Ave Ste, Irvine, CA 92612-1514
 517389881 +Oxford Health, PO Box 29135, Hot Springs, AR 71903-9135
 517389884 +Quality Asset Recovery, Po Box 239, Gibbsboro, NJ 08026-0239
 517389885 Rymr&flnign, Csc1 Dispute Team N8235-04m, Des Moines, IA 50306
 517389886 +Santander Consumer USA, 5201 Rufe Snow Drive, Suite 400, North Richland Hills, TX 76180-6036
 517389888 +State of NJ, Division of Taxation, PO Box 245, Attn: Bankruptcy Unit, Trenton, NJ 08602-0245
 517389891 +Straumann USA LLC, 60-100 Minuteman Rd., Andover, MA 01810-1008
 517879255 +TD Bank, Att: Richard Tracy, 30 Montgomery St, Suite 1205, Jersey City, NJ 07302-3835
 517877195 +TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
 517889014 +VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
 517389895 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
 517967420 +Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000
 517948879 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
 517389899 +Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657
 517969492 +Westgate Lakes Owners Assoc Inc, 2801 Old Winter Garden Rd, Ocoee, FL 34761-2965
 517389900 Wffnatbank, Csc1 Dispute Team N8235-04m, Des Moines, IA 50306
 517389901 +Womans Health, 400 South 10th ST., Emmaus, PA 18098-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 21 2019 23:46:17 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Mar 21 2019 23:46:16 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 517389859 +E-mail/Text: bnc-capi@quantum3group.com Mar 21 2019 23:46:13 Assetcarellc/capiopart, 2222 Texoma Pkwy Ste 180, Sherman, TX 75090-2484
 517913238 +E-mail/Text: bankruptcy@pnfp.com Mar 21 2019 23:46:43 Bankers Healthcare Group c/o Pinnacle Bank, 150 3rd Ave South Ste 900, Nashville, TN 37201-2034
 517389863 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Mar 21 2019 23:47:04 Caliber Home Loans, In, 13801 Wireless Way, Oklahoma City, OK 73134-2500
 517962375 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Mar 21 2019 23:47:05 Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City OK 73134-2500
 517389864 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 21 2019 23:48:13 Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

District/off: 0312-3

User: admin
Form ID: pdf901

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Total Noticed: 62

Date Rcvd: Mar 21, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517864346 E-mail/Text: mrdiscen@discover.com Mar 21 2019 23:45:29 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517389869 +E-mail/Text: mrdiscen@discover.com Mar 21 2019 23:45:29 Discover Financial, Po Box 3025,
New Albany, OH 43054-3025
517389870 +E-mail/Text: collectionbankruptcies.bancorp@53.com Mar 21 2019 23:46:46 Fifth Third Bank,
Attn: Bankruptcy Department, 1830 E Paris Ave Se, Grand Rapids, MI 49546-8803
517389876 +E-mail/Text: bncnotices@becket-lee.com Mar 21 2019 23:45:33 Kohls/Capital One,
Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
517389877 E-mail/Text: legal@mckcap.com Mar 21 2019 23:45:25 McKenzie Capital, LLC, 3390 Mary ST.,
Suite 305, Miami, FL 33133
517389879 +E-mail/PDF: pa_dc_claims@navient.com Mar 21 2019 23:49:17 Navient, Attn: Bankruptcy,
Po Box 9500, Wilkes-Barre, PA 18773-9500
517389883 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 21 2019 23:49:12
Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
517966351 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 21 2019 23:48:12
Portfolio Recovery Associates, LLC, C/O Dell Financial Services, LLC, POB 41067,
Norfolk VA 23541
517389882 +E-mail/Text: bankruptcy@pnfp.com Mar 21 2019 23:46:44 Pinnacle Bank, 114 W College St,
Murfreesboro, TN 37130-3501
517866072 E-mail/Text: bnc-quantum@quantum3group.com Mar 21 2019 23:46:09
Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
517933536 +E-mail/Text: bankruptcy@swmc.com Mar 21 2019 23:46:24 SUN WEST MORTGAGE COMPANY,
6131 ORANGETHORPE AVENUE, SUITE 500, BUENA PARK, CA 90620-4903
517389892 +E-mail/Text: bankruptcy@swmc.com Mar 21 2019 23:46:24 Sun West Mortgage Co I,
18303 Gridley Rd, Cerritos, CA 90703-5400
517389893 E-mail/Text: bankruptcy@td.com Mar 21 2019 23:46:21 TD Bank, 32 Chestnut St.,
Lewiston, ME 04240
517389894 E-mail/Text: bankruptcy@td.com Mar 21 2019 23:46:21 TD Bank, N.A., Attn: Bankruptcy,
32 Chestnut St, Lewiston, ME 04243
517389897 +E-mail/Text: vci.bkcy@vwcredit.com Mar 21 2019 23:46:26 Volkswagen Credit, Inc, Po Box 3,
Hillsboro, OR 97123-0003

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517389872 Ford Motor Credit, PO Box 542000, NE 68151
517389887 State of New Jersey D, Division of Taxation
cr* +Forecastle Properties, LLC, 1580 Lakewood Road, Unit 16A, Toms River, NJ 08755-3287
517881016* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit Co LLC, POB 62180,
Colorado Springs, CO 80962)
517389889* +State of NJ, Division of Taxation, PO Box 245, Attn: Bankruptcy Unit,
Trenton, NJ 08602-0245
517389890* +State of NJ, Division of Taxation, PO Box 245, Attn: Bankruptcy Unit,
Trenton, NJ 08602-0245
517389896* +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
517389898* +Volkswagen Credit, Inc, Po Box 3, Hillsboro, OR 97123-0003

TOTALS: 2, * 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-3

User: admin
Form ID: pdf901

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Total Noticed: 62

Date Rcvd: Mar 21, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Allison L Domowitch on behalf of Creditor De Lage Landen Financial Services, Inc.
adomowitch@fleischerlaw.com
Andrew L. Spivack on behalf of Creditor CALIBER HOME LOANS, INC. nj.bkecf@fedphe.com
David A. Semanchik on behalf of Debtor Anthony R. Navilio info@semanchiklaw.com
David A. Semanchik on behalf of Joint Debtor Susan Navilio info@semanchiklaw.com
Denise E. Carlon on behalf of Creditor VW Credit Leasing, Ltd dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Jill Manzo on behalf of Creditor SUN WEST MORTGAGE COMPANY, INC. bankruptcy@feinsuch.com
Kevin Gordon McDonald on behalf of Creditor VW Credit Leasing, Ltd kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Lori C. Greenberg on behalf of Creditor Forecastle Properties, LLC lorijdcpa@gmail.com,
mtmaddenjd@gmail.com
Michael A. Artis on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov
Rebecca Ann Solarz on behalf of Creditor Fifth Third Bank rsolarz@kmlawgroup.com
Sean M. O'Brien on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in
trust for the registered holders of Morgan Stanley ABS Capital I Inc. Trust 2007-HE2, Mortgage
Pass-Through Certificates, Series 2007- HE2 DMcDonough@flwlaw.com
Sherri Jennifer Smith on behalf of Creditor CALIBER HOME LOANS, INC. nj.bkecf@fedphe.com,
nj.bkecf@fedphe.com
Sindi Mncina on behalf of Creditor CALIBER HOME LOANS, INC. smncina@rascrane.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 15